



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the patent application of:

Dean F. Boyer) Before the Examiner
Serial No. 09/690,940)
Filed October 18, 2000) Timothy M. Harbeck
POINT OF SERVICE THIRD PARTY) Group Art Unit 3628
FINANCIAL MANAGEMENT VEHICLE)
FOR THE HEALTHCARE INDUSTRY) Atty Docket No. 3425-24/OHB-0047

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 15, 2005, please consider the following. Applicant hereby requests and attaches a one-month extension of time with the requisite fee to file this response.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 28, 2005

C. David Emhardt
Name of Registered Representative

C. David Emhardt
Signature

October 28, 2005

Date of Signature

Amendments to the Claims begin on page 3 of this paper.

Remarks/Arguments begin on page 9 of this paper.